

COMERICA INCORPORATED

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1199844	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$59,144	\$53,797	-9.0%		
Loans	\$42,190	\$40,258	-4.6%		
Construction & development	\$4,092	\$3,023	-26.1%		
Closed-end 1-4 family residential	\$2,182	\$2,087	-4.3%		
Home equity	\$1,669	\$1,581	-5.3%		
Credit card	\$5	\$0	-100.0%		
Other consumer	\$350	\$302	-13.7%		
Commercial & Industrial	\$20,559	\$21,252	3.4%		
Commercial real estate	\$9,543	\$8,232	-13.7%		
Unused commitments	\$19,903	\$20,664	3.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6,261	\$6,709	7.1%		
Asset-backed securities	\$150	\$1	-99.6%		
Other securities	\$977	\$829	-15.1%		
Cash & balances due	\$5,634	\$2,316	-58.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$47	\$43	-7.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$50	\$42	-15.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$53,503	\$47,901	-10.5%		
Deposits	\$41,934	\$41,144	-1.9%		
Total other borrowings	\$8,505	\$3,698	-56.5%		
FHLB advances	\$6,000	\$2,500	-58.3%		
Equity					
Equity capital at quarter end	\$5,641	\$5,896	4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	11.3%	--		
Tier 1 risk based capital ratio	9.3%	10.2%	--		
Total risk based capital ratio	13.2%	14.1%	--		
Return on equity ¹	-0.4%	6.9%	--		
Return on assets ¹	0.0%	0.8%	--		
Net interest margin ¹	3.0%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	77.8%	78.9%	--		
Loss provision to net charge-offs (qtr)	114.4%	50.7%	--		
Net charge-offs to average loans and leases ¹	2.1%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.4%	12.9%	1.4%	1.2%	--
Closed-end 1-4 family residential	3.5%	3.3%	0.4%	0.3%	--
Home equity	1.1%	1.1%	0.4%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.5%	3.3%	0.4%	1.5%	--
Commercial & Industrial	0.9%	1.1%	0.4%	0.2%	--
Commercial real estate	2.5%	4.2%	0.4%	0.4%	--
Total loans	3.0%	2.8%	0.5%	0.3%	--